

1                                   A bill to be entitled  
2           An act relating to coverage for out-of-network ground  
3           ambulance emergency services; creating s. 627.42398,  
4           F.S.; defining the terms "ambulance service provider"  
5           and "nonparticipating ambulance service provider";  
6           requiring certain health insurers to reimburse  
7           nonparticipating ambulance service providers at a  
8           specified rate for providing ground ambulance  
9           services; providing that certain payments by the  
10          insured constitute an accord and satisfaction, and a  
11          release, of certain claims; prohibiting certain cost-  
12          sharing responsibilities paid from exceeding a certain  
13          amount; providing that an ambulance service provider  
14          and certain claims are subject to certain provisions;  
15          amending 627.6699, F.S.; requiring a small employer  
16          carrier to comply with certain provisions; creating s.  
17          641.31078, F.S.; defining the terms "ambulance service  
18          provider" and "out-of-network ambulance service  
19          provider"; requiring certain health maintenance  
20          contracts to require a health maintenance organization  
21          to reimburse out-of-network ambulance service  
22          providers at a specified rate for providing covered  
23          services; providing that certain payments by the  
24          subscriber constitute an accord and satisfaction, and  
25          a release, of certain claims; prohibiting certain

26 cost-sharing responsibilities paid from exceeding a  
 27 certain amount; providing that an ambulance service is  
 28 considered a provider and certain claims are subject  
 29 to certain provisions; providing an effective date.  
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31 Be It Enacted by the Legislature of the State of Florida:  
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33 **Section 1. Section 627.42398, Florida Statutes, is created**  
 34 **to read:**

35 627.42398 Coverage for nonparticipating ambulance  
 36 services.—

37 (1) As used in this section, the term:

38 (a) "Ambulance service provider" means a ground ambulance  
 39 service licensed pursuant to s. 401.25.

40 (b) "Nonparticipating ambulance service provider" means a  
 41 provider that is not a preferred provider as defined in s.  
 42 627.6471(1) or a provider that is not an exclusive provider as  
 43 defined in s. 627.6472(1)(c).

44 (2) A health insurer that offers an individual or group  
 45 health insurance policy providing major medical coverage that  
 46 includes coverage for ground ambulance services must reimburse a  
 47 nonparticipating ambulance service provider for providing such  
 48 covered ambulance services at a rate that is the lowest of the  
 49 following:

50 (a) The rate set or approved, whether in contract, in

51 ordinance, or otherwise, by a local governmental entity in the  
52 jurisdiction in which the covered ground ambulance services  
53 originated.

54 (b) Three hundred twenty-five percent of the current  
55 published rate for ground ambulance services as established by  
56 the Centers for Medicare and Medicaid Services under Title XVIII  
57 of the Social Security Act for the same services provided in the  
58 same geographic area.

59 (c) The ambulance service provider's billed charges.

60 (3) Payment in full by the insured of his or her  
61 applicable copayment, coinsurance, or deductible constitutes an  
62 accord and satisfaction, and a release, of any claim for  
63 additional moneys owed by the insured to the health insurer or  
64 to any person or entity in connection with the ground ambulance  
65 services.

66 (4) Copayment, coinsurance, deductible, and other cost-  
67 sharing responsibilities paid for a nonparticipating ambulance  
68 service provider's covered services may not exceed the  
69 copayment, coinsurance, deductible, and other cost-sharing  
70 responsibilities for a preferred provider as defined in s.  
71 627.6471(1) or a provider that is not an exclusive provider as  
72 defined in s. 627.6472(1)(c) for covered services.

73 (5) An ambulance service provider is considered a provider  
74 subject to s. 627.6131, and the claims of the provider are  
75 subject to s. 627.6131.

76 **Section 2. Paragraph (h) is added to subsection (5) of**  
 77 **section 627.6699, Florida Statutes, to read:**

78 627.6699 Employee Health Care Access Act.—

79 (5) AVAILABILITY OF COVERAGE.—

80 (h) A small employer carrier must comply with the  
 81 reimbursement provisions of s. 627.42398 relating to  
 82 nonparticipating ambulance service providers.

83 **Section 3. Section 641.31078, Florida Statutes, is created**  
 84 **to read:**

85 641.31078 Coverage for out-of-network ambulance services.—

86 (1) As used in this section, the term:

87 (a) "Ambulance service provider" means a ground ambulance  
 88 service licensed pursuant to s. 401.25.

89 (b) "Out-of-network ambulance service provider" means a  
 90 provider that is not under contract with a health maintenance  
 91 organization.

92 (2) A health maintenance contract that offers individual  
 93 or group major medical coverage that includes coverage for  
 94 ground ambulance services must require a health maintenance  
 95 organization to reimburse an out-of-network ambulance service  
 96 provider for providing covered ambulance services at a rate that  
 97 is the lowest of the following:

98 (a) The rate set or approved, whether in contract, in  
 99 ordinance, or otherwise, by a local governmental entity in the  
 100 jurisdiction in which the covered services originated.

101 (b) Three hundred twenty-five percent of the current  
102 published rate for ground ambulance services as established by  
103 the Centers for Medicare and Medicaid Services under Title XVIII  
104 of the Social Security Act for the same service provided in the  
105 same geographic area.

106 (c) The ambulance service provider's billed charges.

107 (3) Payment in full by the subscriber of his or her  
108 applicable copayment, coinsurance, or deductible constitutes an  
109 accord and satisfaction, and a release, of any claim for  
110 additional moneys owed by the subscriber to the health  
111 maintenance organization or to any person or entity in  
112 connection with the ground ambulance services.

113 (4) Copayment, coinsurance, deductible, and other cost-  
114 sharing responsibilities paid for an out-of-network ambulance  
115 service provider's covered services may not exceed the in-  
116 network copayment, coinsurance, deductible, and other cost-  
117 sharing responsibilities for covered services received by the  
118 subscriber.

119 (5) An ambulance service provider is considered a  
120 provider, and the claims of the provider are subject to s.  
121 641.3155.

122 **Section 4.** This act shall take effect January 1, 2026.